

Your CHANGE<sup>™</sup> card follows the FDIC regulations regarding your rights to “Opt Out” of the sharing of your non-public personal information<sup>1</sup>. First, it is important to read the privacy notices and policies found on the CHANGE card website. They explain how the company and sponsoring bank handle and shares your personal financial information.

## What Can You Stop — and What Can't You Stop?

Federal privacy laws give you the right to stop (opt out of) *some* sharing of your personal financial information. These laws balance your right to privacy with financial companies' need to provide information for normal business purposes. You have the right to opt out of some information sharing with companies that are:

- Part of the same corporate group as your financial company (or *affiliates*).
- Not part of the same corporate group as your financial company (or *non-affiliates*).
- But you cannot opt out and completely stop the flow of *all* your personal financial information. The law permits your financial companies to share certain information about you without giving you the right to opt out. Among other things, your financial company can provide to non-affiliates:
  - Information about you to firms that help promote and market the company's own products or products offered under a joint agreement between two financial companies.
  - Records of your transactions--such as your loan payments, credit card or debit card purchases, and checking and savings account statements--to firms that provide data processing and mailing services for your company.
  - Information about you in response to a court order.
  - Your payment history on loans and credit cards to credit bureaus.

### What Opting Out Means

If you opt out, you limit the extent to which the company can provide your personal financial information to non-affiliates.

If you do not opt out within a "reasonable period of time" generally 30 days after we mail the privacy notice — then the company is free to share certain personal financial information. You can always change your mind and opt out of certain information sharing.

## Your Right to Opt Out

The privacy policy contains information about CHANGE card and bank data collection and information sharing policies. CHANGE card does not plan to share your information except as permitted by law, and our notices advise you of this. In this case, you don't have a right to opt out.

CHANGE card does have “Affiliates” which may at some future point request your information for specific marketing of additional services relating to the CHANGE card. If you wish to “Opt Out” of CHANGE card sharing of your personal information, please print out and complete the section below and return by US Mail to the address provided. We will acknowledge receipt in writing either by text, email or U.S. Mail.

Sirs:

By my signature below please accept this as my Opt Out of sharing any non-public personal information to Non-Affiliates as defined.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Phone: \_\_\_\_\_

\_\_\_\_\_

<sup>1</sup> <https://www.fdic.gov/consumers/assistance/protection/privacy/privacychoices/#yourright>